

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION**

In re: MELVIN CHAPPELL, JR.	§	Case No. 19-bk-11245
CHARLENE D GRACE-CHAPPELL	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/28/2019.
- 2) The plan was confirmed on 05/12/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 05/18/2023.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,385.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 28,600.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 28,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,900.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,349.60	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,249.60
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
REGIONAL BANKRUPTCY CENTER	Lgl	0.00	3,900.00	3,900.00	3,900.00	0.00
AMERICAN CREDIT ACCEPTANCE	Sec	0.00	16,296.72	16,296.72	6,407.68	0.00
CornerStone Education Loan Services/	Uns	0.00	26,743.10	26,743.10	0.00	0.00
PGW	Sec	0.00	11,310.96	11,310.96	2,937.67	0.00
PGW	Uns	0.00	3,839.56	3,839.56	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	447.02	447.02	0.00	0.00
NATIONSTAR MORTGAGE LLC,	Sec	0.00	158,448.97	158,448.97	0.00	0.00
CAPITAL ONE AUTO FINANCE, C/O	Sec	0.00	33,897.61	16,500.00	5,852.09	0.00
CAPITAL ONE AUTO FINANCE, C/O	Uns	0.00	17,397.61	17,397.61	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	932.08	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	458.28	458.28	0.00	0.00
LVNV FUNDING	Uns	0.00	353.98	353.98	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	188.15	0.00	0.00	0.00
Purchasing Power LLC	Uns	0.00	886.77	886.77	0.00	0.00
CITY OF PHILA	Sec	0.00	11,383.00	11,383.00	4,475.66	0.00
CITY OF PHILA	Sec	0.00	6,809.19	6,809.19	2,677.30	0.00
Aidvantage on behalf of: Dept of Ed loan	Uns	0.00	28,698.21	28,698.21	0.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	215.00	215.00	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ACIMA	Uns	1,200.00	NA	NA	0.00	0.00
ALBERT EINSTEIN DENTAL	Uns	199.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE,	Uns	1,209.95	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) N.A	Uns	131.75	NA	NA	0.00	0.00
COMCAST	Uns	642.21	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	254.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Uns	10,675.00	NA	NA	0.00	0.00
EMPIRE CREDIT RECOVERY	Uns	1,280.00	NA	NA	0.00	0.00
JH PORFOLIO DEBT EQUITIES LLC	Uns	989.24	NA	NA	0.00	0.00
PECO - BANKRUPTCY UNIT	Uns	2,290.40	NA	NA	0.00	0.00
PROGRESS PHYSICAL THERAPY,	Uns	140.00	NA	NA	0.00	0.00
UHEAA	Uns	10,743.00	NA	NA	0.00	0.00
VERIZON	Uns	1,470.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Uns	7,356.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 158,448.97	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 32,796.72	\$ 12,259.77	\$ 0.00
All Other Secured	\$ 29,503.15	\$ 10,090.63	\$ 0.00
TOTAL SECURED:	\$ 220,748.84	\$ 22,350.40	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 79,039.53	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,249.60	
Disbursements to Creditors	\$ 22,350.40	
TOTAL DISBURSEMENTS:		\$ 28,600.00

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 05/22/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.